

CLAIMS

What we claim is:

1. A method of purchasing goods and services through the Internet comprising:
 - a. accessing an Internet website containing a listing merchandise and services that can be purchased by communication through the Internet,
 - b. inputting the selection of the merchandise and services for purchase and a prepaid card identifier,
 - c. transmitting the selection and prepaid card identifier,
 - d. obtaining verification that a monetary account represented by the prepaid card contains a monetary balance at least equal to the value of the merchandise and services selected,
 - e. transferring the monetary value of the selected merchandise and services from the account to the vendor, and
 - f. obtaining the purchased merchandise and service.
2. The method of claim one further comprising an internet website communicating the purchaser's selection to the vendor, issuing payment to the vendor and obtaining payment from the monetary account the prepaid card identifier communicated to the internet website by the purchaser.
3. The method of Claim 2 further comprising the ability of the purchaser to pay the purchase price in installments.
4. The method of Claim 1 or 2 further comprising the Internet website issuing payment to creditors of the purchaser and obtaining payment from the monetary account represented by the prepaid card identifier communicated to the Internet website by the purchaser.
5. The method of Claim 1 or 2 further comprising the Internet website issuing payment to creditors of the purchaser and obtaining payment from a combination of deduction from the monetary account represented by the prepaid card identifier communicated to the Internet website by the purchaser, payment of cash, check or credit card. or similar device.

- 1 6. The method of claims one or two wherein an entity maintaining the Internet
2 website also holds the monetary account represented by the prepaid card
3 identifier.
- 1 7. The method of claims one or two wherein the entity maintaining the Internet
2 website also is the entity issuing prepaid cards.
- 1 8. An apparatus comprising;
2 a. a video monitor,
3 b. a CPU,
4 c. an Internet connection for receipt and transmission of information, and
5 d. a device that can accept the deposit of currency, compute the amount
6 of the currency deposited, and communicate the amount deposited via
7 the Internet.
- 1 9. The apparatus of claim 8 further comprising a device for reading the
2 electronically encoded information.
- 1 10. The apparatus of claim 8 further comprising means for reading bar coded
2 information.
- 1 11. The apparatus of claim 8 further comprising a keyboard,
- 1 12. The apparatus of claim 8 further comprising a computer mouse.
- 1 13. The apparatus of claim 8 further comprising a mechanism for moving cursor
2 on the video screen and activating icons, visual links or instructions placed
3 on the video screen.
- 1 14. The apparatus of claim 8 further comprising a mechanism for recording the
2 identity of the individual using the apparatus.
- 1 15. The apparatus of claim 11 wherein the mechanism for recording the identity
2 of the user comprises an apparatus that records at least one finger print.
- 1 16. The apparatus of claim 12 wherein the finger print recording mechanism is
2 incorporated into the screen of the video monitor.
- 1 17. The apparatus of claim 13 further comprising the capability to video record
2 the user of the apparatus wherein the user and the finger print recording
3 mechanism are video recorded.